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#14  
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April 17, 2007

U.S. Patent and Trademark Office

Please accept this petition for your acceptance of my payment of the maintenance fee and penalty.

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I called again on Tuesday, April 17, 2007 and was told to complete Form SB65 and that the fee would be \$1640 plus a penalty of \$65 for a total of \$1705.

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Thank you.

*Frederick T. Dykes*

Frederick T. Dykes

*Patent 6,438,526*

*If there is an overpayment in these  
2 checks, please hold in my account  
at USPTO.*

*Thank you*

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| <b>PETITION TO ACCEPT UNINTENTIONALLY DELAYED PAYMENT OF MAINTENANCE FEE IN AN EXPIRED PATENT (37 CFR 1.378(c))</b>  |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
|--|----------------------------|-----------------------|-----------------------------|-------------------------------|--------------------------------|--------|--------------------------------|--------|---------------------------------|--------|---|--|-----|------|---|--------|--------------------------------|--------|---------------------------------|--------|
| Patent Number  | Issue Date<br>(YYYY-MM-DD) | Application<br>Number | Filing Date<br>(YYYY-MM-DD) | Docket Number (if applicable) |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| 6,438,526  | 2002-08-20                 |                       | 1999-03-29                  |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>CAUTION:</b> Maintenance fee (and surcharge, if any) payment must correctly identify: (1) the patent number and (2) the application number of the actual U.S. application leading to issuance of that patent to ensure the fee(s) is/are associated with the correct patent. 37 CFR 1.366(c) and (d).   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>SMALL ENTITY</b><br><input checked="" type="checkbox"/> Patentee claims, or has previously claimed, small entity status. See 37 CFR 1.27.   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>LOSS OF ENTITLEMENT TO SMALL ENTITY STATUS</b><br><input type="checkbox"/> Patentee is no longer entitled to small entity status. See 37 CFR 1.27(g)  |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>NOT Small Entity</b><br><br><table style="width: 100%;"> <thead> <tr> <th style="width: 10%;">Fee</th> <th style="width: 10%;">Code</th> </tr> </thead> <tbody> <tr> <td><input type="radio"/> 3 ½ year</td> <td>(1551)</td> </tr> <tr> <td><input type="radio"/> 7 ½ year</td> <td>(1552)</td> </tr> <tr> <td><input type="radio"/> 11 ½ year</td> <td>(1553)</td> </tr> </tbody> </table>   |                            |                       | Fee                         | Code                          | <input type="radio"/> 3 ½ year | (1551) | <input type="radio"/> 7 ½ year | (1552) | <input type="radio"/> 11 ½ year | (1553) | <b>Small Entity</b><br><br><table style="width: 100%;"> <thead> <tr> <th style="width: 10%;">Fee</th> <th style="width: 10%;">Code</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="radio"/> 3 ½ year</td> <td>(2551)</td> </tr> <tr> <td><input type="radio"/> 7 ½ year</td> <td>(2552)</td> </tr> <tr> <td><input type="radio"/> 11 ½ year</td> <td>(2553)</td> </tr> </tbody> </table> |  | Fee | Code | <input checked="" type="radio"/> 3 ½ year | (2551) | <input type="radio"/> 7 ½ year | (2552) | <input type="radio"/> 11 ½ year | (2553) |
| Fee  | Code                       |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> 3 ½ year   | (1551)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> 7 ½ year   | (1552)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> 11 ½ year  | (1553)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| Fee  | Code                       |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input checked="" type="radio"/> 3 ½ year  | (2551)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> 7 ½ year   | (2552)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> 11 ½ year  | (2553)                     |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>SURCHARGE</b><br>The surcharge required by 37 CFR 1.20(i)(2) (Fee Code 1558) must be paid as a condition of accepting unintentionally delayed payment of the maintenance fee.   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>MAINTENANCE FEE (37 CFR 1.20(e)-(g))</b><br>The appropriate maintenance fee must be submitted with this petition.   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>STATEMENT</b><br>THE UNDERSIGNED CERTIFIES THAT THE DELAY IN PAYMENT OF THE MAINTENANCE FEE TO THIS PATENT WAS UNINTENTIONAL  |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| PETITIONER(S) REQUEST THAT THE DELAYED PAYMENT OF THE MAINTENANCE FEE BE ACCEPTED AND THE PATENT REINSTATED  |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <b>THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES</b><br><br>37 CFR 1.378(d) states: "Any petition under this section must be signed by an attorney or agent registered to practice before the Patent and Trademark Office, or by the patentee, the assignee, or other party in interest."   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| I certify, in accordance with 37 CFR 1.4(d)(4) that I am   |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |
| <input type="radio"/> An attorney or agent registered to practice before the Patent and Trademark Office<br><input type="radio"/> A sole patentee<br><input checked="" type="radio"/> A joint patentee; I certify that I am authorized to sign this submission on behalf of all the other patentees.<br><input type="radio"/> A joint patentee; all of whom are signing this e-petition<br><input type="radio"/> The assignee of record of the entire interest |                            |                       |                             |                               |                                |        |                                |        |                                 |        |   |  |     |      |   |        |                                |        |                                 |        |

450.00 CP

1640.00 CP

65.00 DB

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April 17, 2007

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| Patent Practitioner   |                           |                     |            |
|---|---------------------------|---------------------|------------|
| A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the form of the signature   |                           |                     |            |
| Signature   | <i>Frederick T. Dykes</i> | Date (YYYY-MM-DD)   | 2007-04-17 |
| Name  | FREDERICK T. DYKES        | Registration Number |            |
| <p>This collection of information is required by 37 CFR 1.378(c). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. This form can only be used when in conjunction with EFS-Web. If this form is mailed to the USPTO, it may cause delays in reinstating the patent.</p> |                           |                     |            |

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571-272-6500

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(1 of 1)

United States Patent

Dykes, et al.

6,438,526

August 29, 2002

## System and method for transmitting and processing loan data

### Abstract

An automated system for collecting and disseminating loan information over a network connection includes a server which receives loan data, including daily loan data, from lenders and stores the loan data in a database. A web server provides to users (e.g., brokers, correspondents, or retail loan customers) interactive web content including loan information and a list of loan criteria which would affect the quoted points, rate, cap, or margin associated with a particular loan. The web server receives a user's applicable loan criteria selected from the list of possible loan criteria. And uses that applicable loan criteria and the loan data from the lender to create a list of adjustments to the points, rate, cap or margin. A quoted interest rate and the list of applicable adjustments are transmitted by the web server to the user.

Inventors: **Dykes; Frederick T.** (11109 Richland Val. Dr., Great Falls, VA 22066); **Heiston; Richard J.** (5142 Winding Woods Dr., Centreville, VA 20120)

Appl. No.: 277771

Filed: March 29, 1999

Current U.S. Class:

705/38; 705/35; 705/37

Intern'l Class:

G06F 017/60

Field of Search:

705/38,35,37

### References Cited [Referenced By]

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|---------|------------|----------------|
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| <b>Patent Bibliographic Data</b>  |   |                     | <b>08/18/2007 05:49 AM</b> |                |            |
| Patent Number:  | 6438526   | Application Number: | 09277771                   |                |            |
| Issue Date:   | 08/20/2002  | Filing Date:        | 03/29/1999                 |                |            |
| Title:  | SYSTEM AND METHOD FOR TRANSMITTING AND PROCESSING LOAN DATA   |                     |                            |                |            |
| Status:   | Petition filed 04/19/2007 no decision   |                     |                            |                |            |
| Window Opens:   | 08/22/2005  | Surcharge Date:     | 02/22/2006                 | Expiration:    | 08/20/2006 |
| Fee Amt Due:  | \$0.00  | Surchg Amt Due:     | \$0.00                     | Total Amt Due: | \$0.00     |
| Fee Code:   |   |                     |                            |                |            |
| Surcharge Fee Code:   |   |                     |                            |                |            |
| Most recent events (up to 7):   | 04/19/2007 Petition Related to Maintenance Fees Filed.<br>08/21/2006 Patent Expired for Failure to Pay Maintenance Fees.<br>03/08/2006 Maintenance Fee Reminder Mailed.<br>--- End of Maintenance History --- |                     |                            |                |            |
| Address for fee purposes:   | GREENBERG TRAURIG, LLP<br>1750 TYSONS BOULEVARD, 12TH FLOOR<br>MCLEAN, VA<br>22102  |                     |                            |                |            |
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